

### **Remarks**

Claims 15-17 and 19-27 are pending in this application. Claims 15-17 and 19-27 are rejected.

Claims 1-14 and 18 have been previously cancelled.

### **Claim Rejections - 35 U.S.C. § 112**

Claims 15-17 and 19-27 are rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention.

Applicants respectfully traverse the present rejection for the following reasons. The November 10, 2008 Office Action (the Office Action) states that:

The claim is rendered unclear because the feature of purchase card having a same cardholder name that is different from the a card purchaser's name does not functionally relate to any process of claim 15. For example, the process of acquiring purchase card, providing purchase transaction information, transacting purchase are not affected by the purchaser's name.

Independent claims 15, 26, and 27 are amended to clarify that the card purchaser remains anonymous during a transaction because the purchase card has a name that is not the card purchaser's name. During a normal credit card transaction, the cardholder's name appears on the credit card. Therefore, the cardholder's name is part of the information exchanged during a purchase. In the present invention, a plurality of cards each have the same inscribed name which is not the card purchaser's name. During a transaction it is this "same name" that is provided during a transaction.

Accordingly, claims 15-17 and 19-27 are now allowable under 35 U.S.C. § 112, second paragraph.

**Claim Rejections - 35 U.S.C. § 102**

Claims 15-17, 19, 22, and 25-27 are rejected under 35 U.S.C. § 102(b) as being anticipated by Risafi et al. (U.S. Pat. 6,473,500).

Applicants respectfully traverse the present rejection for the following reasons. As set forth above, claims 15, 26, and 27 are amended to clarify the function of the purchase card “having a same cardholder name that is different from a card purchaser’s name” in maintaining the anonymity of the card purchaser. With respect to Risafi et al., the Office Action states that:

Such card is a bearer instrument having an account number (Fig. 3a 306), but does not identify the person who acquired the card.

However, the Office Action admits that:

Risafi is silent about each purchase card having a same cardholder name that is different from a card purchaser's name.

Many purchase card transactions require that the identity of the card holder be provided. In order to maintain anonymity, the present invention provides a card with a name that is different than the cardholder’s name, thereby fulfilling this requirement.

Accordingly, claims 15-17, 19, 22, and 25-27 are allowable under 35 U.S.C. § 102(b) over Risafi et al.

**Claim Rejections - 35 U.S.C. § 103**

Claims 20, 21, 23, and 24 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Risafi as applied to claim 19 above, and further in view of Official Notice.

Claims 20, 21, 23, and 24 depend from claim 15 which is shown above to be allowable. Accordingly, claims 20, 21, 23, and 24 are allowable under 35 U.S.C. § 103(a) over Risafi as applied to claim 19 above, and further in view of Official Notice

**Conclusion**

Applicants have made a genuine effort to respond to each of the Examiner's objections and rejections in advancing the prosecution of this case. Applicants believe that all formal and substantive requirements for patentability have been met and that this case is in condition for allowance, which action is respectfully requested. If any additional issues need to be resolved, the Examiner is invited to contact the undersigned at his earliest convenience.

Respectfully submitted,

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Date: December 7, 2009

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